

Table I.C.1(1999) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,324.76	2,552.85	2,439.98	2,344.56	2,253.25	2,276.14	2,475.26	2,269.16
Industry group								
Agriculture, forestry	2,215.64	2,135.78	2,674.83	2,752.35	1,703.26	1,888.09	2,410.33	2,036.50
Mining	2,485.05	3,614.68	3,207.37	2,119.84	2,630.70	2,362.09	2,666.81	2,448.72
Construction	2,277.90	2,319.66	2,274.39	2,408.92	2,074.44	2,068.71	2,354.07	2,138.42
Manufacturing	2,200.53	2,310.61	2,207.83	2,140.77	2,085.01	2,270.30	2,258.60	2,190.51
Transportation, utility	2,344.58	2,253.72	2,456.98	2,138.94	2,488.92	2,342.07	2,338.41	2,345.64
Wholesale trade	2,409.86	2,619.93	2,595.76	2,434.12	2,318.33	2,334.02	2,545.84	2,345.62
Retail trade	2,232.69	2,799.61	2,411.75	2,264.56	2,184.26	2,102.85	2,533.85	2,121.78
Finance, insurance, real estate	2,413.38	2,595.54	2,645.78	2,504.13	2,413.41	2,325.20	2,618.49	2,341.99
Services	2,396.96	2,597.18	2,481.49	2,411.57	2,353.58	2,328.61	2,512.95	2,346.36
Ownership								
For-profit, incorporated	2,291.24	2,515.91	2,435.05	2,298.04	2,221.32	2,246.44	2,441.57	2,236.45
For-profit, unincorporated	2,414.03	2,691.16	2,352.77	2,383.00	2,106.37	2,379.64	2,581.00	2,227.37
Nonprofit	2,460.05	2,494.28	2,576.67	2,573.94	2,405.58	2,423.79	2,560.23	2,431.83
Unknown	2,303.79	2,271.95	2,056.60 *	2,322.84	2,253.54	2,308.21	2,108.65	2,304.45
Age of firm								
Less than 5 years	2,281.19	2,468.77	2,335.90	2,201.93	2,215.07	2,079.85	2,404.68	2,134.38
5-9 years	2,243.41	2,543.07	2,246.70	2,144.80	1,986.24	2,247.85	2,345.69	2,104.67
10-19 years	2,329.85	2,556.77	2,397.56	2,266.37	2,167.79	2,289.91	2,443.60	2,200.19
20 or more years	2,347.40	2,597.96	2,566.14	2,430.86	2,295.75	2,231.87	2,553.23	2,275.96
Unknown	2,313.09	2,109.45	1,871.54	2,796.44	2,299.99	2,312.12	2,934.31	2,309.86
Multi/single status								
2 or more locations	2,293.10	2,453.95	2,593.73	2,390.50	2,285.66	2,277.51	2,559.34	2,279.69
1 location only	2,377.92	2,556.92	2,421.84	2,327.37	2,191.25	2,213.60	2,464.72	2,222.12
Percent full-time employees								
Less than 25%	2,137.54	2,793.92	2,298.41	2,372.88	2,159.88	1,753.35	2,524.60	1,983.13
25-49%	2,215.42	2,647.82	2,137.70	2,427.86	2,326.24	2,030.38	2,422.11	2,144.19
50-74%	2,304.44	2,424.50	2,582.45	2,311.72	2,337.15	2,186.46	2,468.71	2,237.40
75% or more	2,334.81	2,564.64	2,438.50	2,343.82	2,241.35	2,304.18	2,477.69	2,282.55
Union presence								
No union employees	2,296.27	2,542.12	2,428.92	2,288.93	2,218.45	2,225.40	2,439.95	2,227.29
Has union employees	2,468.09	3,087.82	2,667.09	2,845.25	2,441.54	2,399.51	3,205.34	2,407.33
Unknown	2,349.04	2,438.20	2,597.64	2,747.42	2,327.22	2,322.83	2,659.18	2,324.44
Percent low wage employees								
50% or more low wage	2,203.89	2,562.52	2,363.77	2,376.04	1,986.81	1,948.17	2,450.30	2,053.70
Less than 50% low wage	2,332.76	2,550.05	2,440.56	2,325.48	2,257.85	2,241.16	2,463.92	2,253.19
Unknown	2,317.86	2,659.12	2,552.63	2,849.58	2,317.95	2,303.39	2,932.58	2,303.73

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.C.1(1999) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6.02	39.71	29.68	36.32	30.28	12.73	23.13	11.25
Industry group								
Agriculture, forestry	140.69	128.36	290.67	250.67	367.56	223.70	156.96	172.04
Mining	181.48	1,080.30	861.65	369.71	512.42	185.49	614.68	173.39
Construction	86.31	104.49	99.25	183.97	93.49	192.89	102.51	88.56
Manufacturing	20.16	108.23	74.76	76.34	59.16	40.96	68.13	28.16
Transportation, communication, utilities	42.14	87.59	134.88	139.36	167.13	55.37	48.56	46.37
Wholesale trade	35.75	144.16	100.31	131.88	132.28	77.23	88.84	51.72
Retail trade	32.00	104.50	68.76	83.80	53.32	34.55	60.51	30.42
Finance, insurance, real estate	33.16	126.95	86.56	72.13	81.01	33.77	67.04	31.94
Services	11.53	52.54	28.13	50.63	26.48	30.11	24.79	22.04
Ownership								
For-profit, incorporated	11.57	54.45	35.74	34.56	41.34	17.30	26.23	15.49
For-profit, unincorporated	53.02	86.61	73.17	109.51	50.26	92.53	64.86	59.67
Nonprofit	33.35	109.30	68.57	87.90	20.54	60.53	58.22	36.79
Unknown	69.65	636.44	650.36 *	558.74	213.08	66.56	561.93	69.52
Age of firm								
Less than 5 years	41.46	61.06	140.62	84.41	127.45	106.74	76.91	78.53
5-9 years	47.63	92.15	56.96	66.38	57.77	117.95	48.14	56.43
10-19 years	22.63	78.33	45.83	57.49	51.03	107.71	35.91	38.32
20 or more years	14.12	56.65	29.48	39.86	42.39	24.89	28.99	23.69
Unknown	17.13	508.37	278.71	405.85	69.09	17.34	623.62	17.04
Multi/single status								
2 or more locations	11.49	118.92	67.93	54.84	34.88	13.40	67.87	11.90
1 location only	20.15	43.41	34.58	42.98	44.28	115.80	25.81	33.30
Percent full-time employees								
Less than 25%	80.39	313.27	200.54	132.13	100.04	122.89	176.75	89.07
25-49%	34.06	116.57	115.89	117.46	77.69	46.18	73.37	44.55
50-74%	13.95	130.38	84.54	38.86	44.07	31.61	49.35	16.59
75% or more	8.53	49.59	31.42	40.78	37.92	17.10	30.04	14.44
Union presence								
No union employees	8.47	40.77	30.87	20.21	31.69	17.28	23.81	15.58
Has union employees	37.15	220.70	136.69	277.60	86.33	45.17	173.36	45.68
Unknown	34.86	320.78	225.25	548.66	72.01	41.39	323.18	33.17
Percent low wage employees								
50% or more low wage	43.56	125.34	147.89	118.68	98.94	68.92	94.21	55.16
Less than 50% low wage	10.07	41.49	26.61	33.96	37.71	29.93	23.63	24.71
Unknown	19.47	183.57	218.20	321.33	52.59	17.37	212.72	17.66

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.